

### **Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

### **Listing of Claims:**

1. (presently amended) In a method for transmission of payment messages in a system that includes a smart card, a payment application on the smart card, a telecommunication network, a smart card server in the telecommunication network, and a payment server in the telecommunication network and connected to the payment application via a telecommunication connection, and wherein a smart card client is disposed on the smart card and connected to the payment application, the payment server is connected to the smart card server, ~~and the smart card client is connected to the smart card server via the telecommunication connection, and the smart card is a subscriber identity module of a mobile station,~~ the improvement comprising:

optimizing exchange of payment messages between the payment application and the payment server over an interface defined at least in part by the telecommunication connection between the smart card client and the smart card server by

receiving, with the smart card client from the payment application, a first message to be transmitted from the payment application to the payment server,

storing the first message in the smart card client ~~a message, from the payment application, to be transmitted from the payment application to the payment server,~~

sending, from the smart card client a first response message to the payment application,

sending, from the smart card client to the smart card server, a first composite  
second message comprised of at least some parts of the first message and the first  
response message~~one message intended for transmission over the telecommunication~~  
~~connection,~~

storing the second message in the smart card server;

sending a third message from the smart card server to the payment server, based  
on the second message;

receiving a second response message with the smart card server from the payment  
~~server~~~~storing on the smart card server a message to be transmitted over the~~  
~~telecommunication connection from the payment server to the payment application, and~~

sending, from the smart card server to the smart card client, a second composite  
fourth message comprised of at least some parts of the second message and the second  
response message~~one message intended for transmission over the telecommunication~~  
~~connection.~~

2. (canceled)

3. (presently amended) In a method in accordance with claim 21, wherein  
the first response message is termed as a message from the payment server.

4. (presently amended) In a method in accordance with claim 2,  
wherein the first response message is ~~based on~~ responsive to a message received by the  
smart card client from the smart card server over the telecommunication connection.

5. (canceled)

6. (presently amended) In a method in accordance with claim 15, wherein the ~~response-third~~ message is formed as a message sent by the payment application.

7. (canceled)

8. (presently amended) In a method in accordance with claim 1, further comprising ~~the step of insuring operability of communication between the payment application and the payment server, by:~~

initiating a payment application transaction with an initiating transmission of a payment message between the payment server and the payment application, and after said initiating transmission, continuing transmission of payment messages via the smart card client and the smart card server.

9. (original) In a method in accordance with claim 1, wherein communication via the telecommunication connection is implemented using short messages.

10. (presently amended) In a method in accordance with claim 1, wherein communication via the telecommunication connection is implemented using an Unstructured Supplementary Service Data USSD-protocol.

11. (presently amended) In a method in accordance with claim 1, wherein communication via the telecommunication connection is implemented using a Wireless Application Protocol~~WAP~~ protocol.

12. (presently amended) In a method in accordance with claim 1, wherein communication via the connection is implemented using a General Packet Radio Service ~~GPRS~~ protocol.

13. (presently amended) In a system for transmission of payment messages that includes a smart card, a payment application on the smart card, a telecommunication network, a smart card server in the telecommunication network, and a payment server in the telecommunication network and connected to the payment application via a telecommunication connection, and wherein a smart card client is disposed on the smart card and connected to the payment application, the payment server is connected to the smart card server,~~and the smart card client is connected to the smart card server via the telecommunication connection, and the~~ smart card is a subscriber identity module of a mobile station, the improvement comprising:

means for optimizing exchange of payment messages between the payment application and the payment server over an interface defined at least in part by the telecommunication connection between the smart card client and the smart card server, said optimizing means comprising:

the smart card client configured to receive from the payment application a first message to be transmitted from the payment application to the payment server, to store

the first message in the smart card client, to send to the payment application a first response message, and to send to the smart card server a second message comprised of at least some parts of the first message and the first response message,

the smart card server configured to store the second message, to send a third message to the payment server based on the second message; to receive a second response message from the payment server, and to send to the smart card client a fourth message comprised of at least some parts of the second message and the second response message.~~means for storing a message to be transmitted from the payment application to the payment server,~~

~~means for sending to the smart card server a first composite message comprised of at least one message,~~

~~means for storing a message to be transmitted over the telecommunication connection from the payment server to the payment application, and~~

~~means for sending to the smart card client a second composite message comprised of at least one message.~~

14. (canceled)

15. (presently amended) In a system in accordance with claim 14 13 wherein the smart card client is configured to ~~comprises means for forming form~~ the first response message as a message from the payment server.

16. (presently amended) In a system in accordance with claim 14 15, wherein the smart card client is configured to ~~further comprises means for basing~~ create the first response message on ~~in response to~~ a message received by the smart card client from the smart card server over the telecommunication connection.

17. (canceled)

18. (presently amended) In a system in accordance with claim 17 13, wherein the smart card server is configured to ~~comprises means for forming the third~~ response message as a message from the payment application.

19. (canceled)

20. (presently amended) In a system in accordance with claim 13, ~~further comprising~~ wherein the payment application and the payment server are configured to ~~means for initiating~~ initiate a payment application transaction with an initiating transmission of a payment message between the payment server and the payment application ~~to insure operability of~~ and thereby permit communication between the payment application and the payment server; ~~and means for continuing, after said initiating transmission, transmission of payment messages via the smart card client and the smart card server.~~

21. (original) In a system in accordance with claim 13, wherein communication via the telecommunication connection is implemented using short messages.

22. (presently amended) In a ~~method~~-system in accordance with claim 13, wherein communication via the telecommunication connection is implemented using an Unstructured Supplementary Service Data protocol~~USSD protocol~~.

23. (presently amended) In a ~~method~~-system in accordance with claim 13, wherein communication via the telecommunication connection is implemented using a Wireless Application Protocol~~WAP protocol~~.

24. (presently amended) In a ~~method~~-system in accordance with claim 13, wherein communication via the telecommunication connection is implemented using a General Packet Radio Service~~GPRS protocol~~.